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ABSTRACT

This competency-based preservice home economics teacher education module on consumer rights and responsibilities is the third in a set of four core curriculum modules on consumer approach to homemaking education. (This set is part of a larger series of sixty-seven on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objective and overview, two units of instruction are presented: consumer rights and responsibilities (includes lessons on consumer rights and responsibilities and the protection of consumer rights); and (2) consumer rights and responsibilities in action (includes lessons on violations of consumer rights and consumer action). Each unit generally includes the following elements: objectives, overview, lesson narrative summary, and suggested lesson activities. A list of suggested resources (readings) for the module is also provided. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERC as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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CONSUMER APPROACH STRAND:

CORE

MODULE I-A-3 CONSUMER RIGHTS AND RESPONSIBILITIES

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1978

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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MATCHE PROJECT

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CONSUMER RIGHTS AND RESPONSIBILITIES

Module Objective

The MATCHE student will be able to identify, combine, and organize consumer rights and responsibilities into a usable form which can serve as a guide for realistic consumer action and decisions by pupils in consumer and homemaking classes.

Module Overview

If consumer and homemaking classes are to be relevant to all pupils, the classes must take into consideration the processes and principles of selecting and purchasing, the sources and procedures for obtaining reliable information, the agencies which serve to protect the consumer, the federal and state laws which affect the consumer, and the methods and procedures for voicing dissatisfaction and grievances.

The bridge between pupils and the marketplace--and between satisfaction and dissatisfaction--is decision making. Pupils must consider alternatives and choose accordingly.

Your charge is to help pupils learn to make decisions that enable them to reach their goals and to realize their values as they change, ultimately achieving a desired life style. To successfully meet this objective, they need to exercise their consumer rights and assume corresponding responsibilities.

To give you the competency to assist pupils in making realistic decisions in terms of their consumer rights and responsibilities, this module has been divided into the following units:

Unit 1: Consumer Rights and Responsibilities

Unit 2: Consumer Rights and Responsibilities in Action

UNIT 1

CONSUMER RIGHTS AND RESPONSIBILITIES

Objectives

The MATCHE student will be able to identify and describe each of the seven consumer rights.

The MATCHE student will be able to identify and describe the consumer responsibilities which correspond to consumer rights.

The MATCHE student will be able to explain the importance of protecting consumer rights and accepting consumer responsibilities.

The MATCHE student will be able to discuss how consumer rights are protected/guaranteed.

The MATCHE student will be able to discuss the implications of consumer rights and responsibilities in terms of themselves, the individual consumer, the business community, the overall economy, and the environment.

Overview

The increasing number and complexity of goods and services and the ways they are produced and marketed have served to change the market in which producers and consumers interact. The change from a simpler to a more complex market and relationship has caused concern for the protection of the consumer. Because of this concern, seven consumer rights have been identified by past Presidents and consumer representatives. Implementation of these rights has been accomplished by legislation at the federal, state, and local levels. Agencies have been established to enforce that legislation; voluntary citizen consumer groups have been formed to help consumers protect their rights. Accompanying each consumer right are corresponding consumer responsibilities which consumers need to recognize and accept. Understanding consumer rights and responsibilities and being aware of the implications involved contribute to one's effectiveness as a citizen and a consumer.

Lesson 1: Consumer Rights and Responsibilities

Narrative Summary

Consumer rights were first identified by President Kennedy in 1962 as: the right to safety, the right to be informed, the right to choose, and the right to be heard. In 1969, President Nixon added a fifth, the right to complain. President Ford recognized another consumer right in 1975 as the right to consumer education. Many consumer representatives also add the right to redress to the list.

With each consumer right, there are corresponding responsibilities. Examples of these responsibilities are: to be aware of one's role and function in the economy, to develop sound consumption habits, to avoid needless waste, and to be honest in all dealings.

The activities in this lesson will enable you to identify and describe consumer rights and corresponding consumer responsbilities.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Briefly discuss the meaning of "consumer rights."

2. Complete this table:

Consumer Right	Description
a. The right to safety	
b. The right to be informed	
c. The right to choose	
d. The right to be heard	
e. The right to register dissatisfaction	
f. The right to consumer education	
g. The right to redress	

Resource List: See Creighton, Fritsch, Haemmel, Miller, Nader, Troelstrup.
Appendix readings A, B, C.

3. Briefly discuss the meaning of "consumer responsibility."

4. Identify the consumer responsibilities to business, to other consumers, and to the government which correspond with the following:

   a. right to safety
   b. right to be informed
   c. right to choose
   d. right to be heard
   e. right to register dissatisfaction
   f. right to consumer education
   g. right to redress

   Resource List: See Bonnice, Fortess, Fritsch, Miller, Money Management Institute, Troelstrup. Appendix readings D, E.

5. Discuss how responsible consumers differ from irresponsible consumers.

   Resource List: See Burkart, Money Management Institute. Appendix reading F.

6. Write a brief essay on the following topics:

   a. Why you think consumer rights are important.

   b. Why it is necessary for you to accept consumer responsibilities.

Lesson 2: The Protection of Consumer Rights and Acceptance of Consumer Responsibilities

Narrative Summary

In order to protect and guarantee consumer rights, federal, state, and local governments have drafted legislation which has resulted in regulations and laws, and the formation of many agencies. Voluntary citizen groups have also formed to protect consumer rights.

The development and implementation of consumer protection has not only had an effect on consumer rights, but has influenced the responsibilities of consumers. Consumer protection as well as consumer rights have also had effects on business and the environment through the standards, regulations, and policies enacted.

The activities in this lesson will enable you to understand how consumer rights are protected and to discuss the implications of consumer rights and responsibilities to the consumer, the business community, the economy, and the environment.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Summarize the events from the 1800s to the present time in the United States which have influenced the identification and protection of the consumer rights.

   Resource List: See Creighton, Feldman, Kelley, Miller, Murray, Porter, Spillman, Troelstrup.

2. Discuss why governmental legislation and services have increased over the years.

   Resource List: See Creighton, Kelley, Miller, Murray, Nadel, Troelstrup.

3. Select one of the legislative acts summarized in activity 2, and report on its importance to the consumer. Prepare a consumer handout/flyer of important information.

4. Briefly discuss how the following individuals and consumer groups have helped to protect consumer rights.

   a. Upton Sinclair
   b. Consumers' Research
   c. Consumers Union
   d. John Kenneth Galbraith
   e. Vance Packard
   f. Ralph Nader
   g. Public Citizen
   h. Ester Peterson
   i. Virginia Knauer
   j. Betty Furness
   k. Consumer Federation of America
   l. AFL-CIO
   m. David Caplovitz
   n. American Council on Consumer Interest
   o. Better Business Bureau
   p. Industry and Trade Associations (for example, MACAP)

   Resource List: See American Council on Consumer Interest, Creighton, Feldman, Fetterman, Miller, Rosenbloom, Ross.

5. Interview an individual in your community involved with consumer protection (consumer protection/affair department, legal aid services, elected officials, district attorney's office, action line). Find out his or her opinion on the need for consumer protection, whether present means of consumer protection do indeed protect consumer rights, and what responsibilities consumers have in relation to consumer rights.

   Resource List: See Gorden.

6. Discuss how consumers and business depend on each other. Give examples.

   Resource List: See Kelley, Miller.
   Appendix reading F.

7. Discuss how consumer rights and responsibilities affect this relationship.

   Resource List: See Katz, Swagler.

8. Give examples of how business could be more helpful to consumers.

   Resource List: See Kelley, Swagler.
   Appendix reading F.

9. Interview businesspersons in your community. Find out their opinions of the questions in activities 6, 7, 8 of this lesson. Find out what types of consumer protection affect their business and how they affect them. Learn what effect irresponsible consumers have on their business. Compare your findings to the responses you gave in activities 5, 6, 7.

   Resource List: See Gorden.

10. Summarize the consumer's role in the economy.

    Resource List: See Advertising Council, J.C. Penney--"Economic Concepts," Troelstrup.

11. Discuss the implications of consumer rights and consumer responsibilities to the overall economy.

    Resource List: See Bonnice, Herrmann.
    Appendix reading E.

12. An important consideration in protecting consumer rights is who will pay for the protection. Discuss considerations necessary in determining the cost/benefits of protecting consumer rights and who will bear them.

    Resource List: See Feldman, Nadel, Polyzou.

13. Discuss the effects of consumer protection on the environment.

    Resource List: See Aaker, Eldridge.

14. Discuss the effects of the acceptance or non-acceptance of consumer responsibilities on the environment.

    Resource List: See Fritsch, Nickell, Stampfl

15. Visit a recycling center or interview someone involved with environmental concerns. Secure opinions on activities 12, 13, and 14.

There is no Progress Test. Check with your instructor, if no further assignments proceed to Unit 2.

UNIT 2

CONSUMER RIGHTS AND RESPONSIBILITIES IN ACTION

Objectives

The MATCHE student will be able to recognize situations in which consumer rights are violated through fraud and deception.

The MATCHE student will be able to describe how an individual consumer can protect his own interests by:

a. Determining sources of assistance.
b. Registering consumer dissatisfaction/satisfaction.
c. Taking an active role in consumer issues.

Overview

Even with the many laws and regulations protecting consumer rights, problems still exist. Every day consumers fall prey to fraud and deception. Often they may be unaware that they have been swindled or, being aware, are unaware of how to register their dissatisfaction. Other problems occur when individual consumers simply fail to accept the responsibility of making their views heard concerning consumer issues.

Lesson 1: Violations of Consumer Rights

Narrative Summary

Every year consumers lose billions of dollars, as well as present and future satisfactions, and undergo untold sufferings due to swindlers. Fraud exists in almost every type of consumer transaction and almost everywhere in the country. Responsible consumers need to be able to recognize the methods used and the major kinds of fraud.

The activities in this lesson will enable you to recognize situations in which consumer rights are violated through fraud.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Describe consumer abuses in the following:

   a. false advertising
   b. mail order frauds
   c. door-to-door sales
   d. employment frauds
   e. home improvement frauds
   f. auto repair frauds
   g. medical quackery
   h. credit practices
   i. business and investment opportunities
   j. land fraud
   k. personal fraud
   l. tenant-landlord problems

   Resource List: See Agee, Cartwright, Fetterman, Haemmel, Miller, Rosenbloom, Schrank, Solomon.

2. Interview an individual from your community's consumer protection agency/legal aid/district attorney's office/Better Business Bureau/consumer hot line/consumer action reporter/postal service/ or university student consumer protection service on the types and frequency of the consumer abuses listed in activity 1 which occur in your community. Find out what other types of consumer fraud occur.

   Resource List: See Gorden.

3. Develop guidelines for recognizing and avoiding consumer fraud based on your findings in activities 1 and 2.

Lesson 2: Consumer Action

Narrative Summary

In order to fully realize consumer rights and accept responsibilities, the consumer needs to be familiar with sources of assistance and how to contact them. He needs to know how to register dissatisfaction and satisfaction for optimal results. Lastly, he needs to know how to become involved in consumer issues in order to make his views known.

The activities in this lesson will enable you to know how to protect your own interests.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Find out how consumers in your community are protected against:

   a. The sale of goods and services that endanger health or life.

   b. Misrepresentation, dishonesty, and fraud.

2. Prepare a directory of sources of consumer assistance available in your community which could be used by consumers and by consumer educators.

   Resource List: See Rosenbloom.

3. Describe the assistance available to the consumer at the state level.

   Resource List: See Agee, Cartwright, Haemmel, Osberg, Rosenbloom, Schulman, Silva.
   Appendix reading G.

4. Describe assistance available to the consumer at the federal level.

   Resource List: See Cartwright, Fetterman, Katz, Miller, Porter, Rosenbloom, Troelstrup.

5. Describe assistance available to the consumer through private means (consumer groups, and industry and trade associations).

   Resource List: See Cartwright, Rosenbloom.

6. Compare the assistance available to the consumer described in activities 1-5.

7. Develop guidelines for registering consumer dissatisfaction.

   Resource List: See Agee, Katz, Matthews, Maynes, Miller, Porter, Price, Rosenbloom.

8. Apply the guidelines developed in activity 7 by registering a dissatisfaction which occurred in one of your recent consumer transactions. Visit or send a letter to the appropriate person or agency. Evaluate the process and response.

9. Repeat activity 8, but register a satisfaction which occurred in a recent consumer transaction.

10. Observe a session of a small claims court. Evaluate its effectiveness as a consumer redress tool.

    Resource List: See Matthews, Price.

11. Summarize how a consumer can take an active role in consumer issues on the local, state, and federal levels.

    Resource List: See California Home Economics Association, elected representatives at local, state, and federal level, Erickson, Fritsch, J.C. Penney, Kitzmiller, Loding, Ross.

12. Select an issue on the local, state, or federal level. Using the guidelines from "What's In an Issue?" analyze the issue and develop your action or involvement plan.

    Resource List: See California Home Economics Association, J.C. Penney.

After you have completed this unit you should be ready to take the Module Posttest. See your instructor.

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APPENDIXES

93 Special Message to the Congress on Protecting the Consumer Interest. *March* 15, 1962

To the Congress of the United States:

Consumers, by definition, include us all. They are the largest economic group in the economy, affecting and affected by almost every public and private economic decision. Two-thirds of all spending in the economy is by consumers. But they are the only important group in the economy who are not effectively organized, whose views are often not heard.

The Federal Government—by nature the highest spokesman for *all* the people—has a special obligation to be alert to the consumer's needs and to advance the consumer's interests. Ever since legislation was enacted in 1872 to protect the consumer from frauds involving use of the U.S. mail, the Congress and Executive Branch have been increasingly aware of their responsibility to make certain that our Nation's economy fairly and adequately serves consumers' interests.

In the main, it has served them extremely well. Each succeeding generation has enjoyed both higher income and a greater variety of goods and services. As a result our standard of living is the highest in the world—and, in less than 20 years, it should rise an additional 50 percent.

Fortunate as we are, we nevertheless cannot afford waste in consumption any more than we can afford inefficiency in business or Government. If consumers are offered inferior products, if prices are exorbitant, if drugs are unsafe or worthless, if the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened, and the national interest suffers. On the other hand, increased efforts to make the best possible use of their incomes can contribute more to the well-being of most families than equivalent efforts to raise their incomes.

The march of technology—affecting, for example, the foods we eat, the medicines we take, and the many appliances we use in our homes—has increased the difficulties of the consumer along with his opportunities; and it has outmoded many of the old laws and regulations and made new legislation necessary. The typical supermarket before World War II stocked about 1,500 separate food items—an impressive figure by any standard. But today it carries over 6,000. Ninety percent of the prescriptions written today are for drugs that were unknown 20 years ago. Many of the new products used every day in the home are highly complex. The housewife is called upon to be an amateur electrician, mechanic, chemist, toxicologist, dietitian, and mathematician—but she is rarely furnished the information she needs to perform these tasks proficiently.

Marketing is increasingly impersonal. Consumer choice is influenced by mass ad-

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vertising utilizing highly developed arts of persuasion. The consumer typically cannot know whether drug preparations meet minimum standards of safety, quality, and efficacy. He usually does not know how much he pays for consumer credit; whether one prepared food has more nutritional value than another; whether the performance of a product will in fact meet his needs; or whether the "large economy size" is really a bargain.

Nearly all of the programs offered by this Administration—e.g., the expansion of world trade, the improvement of medical care, the reduction of passenger taxes, the strengthening of mass transit, the development of conservation and recreation areas and low-cost power—are of direct or inherent importance to consumers. Additional legislative and administrative action is required, however, if the Federal Government is to meet its responsibility to consumers in the exercise of their rights. These rights include:

(1) The right to safety—to be protected against the marketing of goods which are hazardous to health or life.

(2) The right to be informed—to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, or other practices, and to be given the facts he needs to make an informed choice.

(3) The right to choose—to be assured, wherever possible, access to a variety of products and services at competitive prices; and in those industries in which competition is not workable and Government regulation is substituted, an assurance of satisfactory quality and service at fair prices.

(4) The right to be heard—to be assured that consumer interests will receive full and sympathetic consideration in the formulation of Government policy, and fair and expeditious treatment in its administrative tribunals.

To promote the fuller realization of these consumer rights, it is necessary that existing Government programs be strengthened, that Government organization be improved, and, in certain areas, that new legislation be enacted.

1. STRENGTHENING OF EXISTING PROGRAMS

This Administration has sponsored a wide range of specific actions to strengthen existing programs. Major progress has already been achieved or is in prospect in several important areas. And the 1963 budget includes recommendations to improve the effectiveness of almost every major program of consumer protection.

(1) Food and drug protection. Thousands of common household items now available to consumers contain potentially harmful substances. Hundreds of new uses for such products as food additives, food colorings and pesticides are found every year, adding new potential hazards. To provide better protection and law enforcement in this vital area, I have recommended a 25 percent increase in staff for the Food and Drug Administration in the budget now pending before the Congress, the largest single increase in the agency's history. In addition, to assure more effective registration of pesticides, a new division has been established in the Department of Agriculture; and increased appropriations have been requested for pesticide regulation and for meat and poultry inspection activities.

421 Special Message to the Congress on Consumer Protection. *October* 30, 1969

To the Congress of the United States:

Consumerism—Upton Sinclair and Rachel Carson would be glad to know—is a healthy development that is here to stay.

That does not mean that *caveat emptor*—"let the buyer beware"—has been replaced by an equally harsh *caveat venditor*—"let the seller beware". Nor does it mean that government should guide or dominate individual purchasing decisions.

Consumerism in the America of the 70s means that we have adopted the concept of "buyer's rights."

I believe that the buyer in America today has the right to make an intelligent choice among products and services.

The buyer has the right to accurate information on which to make his free choice.

The buyer has the right to expect that his health and safety is taken into account by those who seek his patronage.

The buyer has the right to register his dissatisfaction, and have his complaint heard and weighed, when his interests are badly served.

This "Buyer's Bill of Rights" will help provide greater personal freedom for individuals as well as better business for everyone engaged in trade.

The program I am outlining today represents the most significant set of Presidential recommendations concerning consumer interests in our history. Specifically, I propose:

—A new Office of Consumer Affairs in the Executive Office of the President with new legislative standing, an expanded budget, and greater responsibilities. This will give every American consumer a permanent voice in the White House.

—A new Division of Consumer Protection in the Department of Justice, to act as a consumer advocate before Federal regulatory agencies in judicial proceedings and in government councils.

—A new consumer protection law which would be enforced by the Department of Justice and United States Attorneys across the land. Such a law would also better enable consumers either as individuals or as a class to go into court to obtain redress for the damages they suffer.

—Expanded powers for a revitalized Federal Trade Commission, to en-

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Public Papers of the Presidents of the United States: Richard Nixon. 1969

able it to protect consumers promptly and effectively.

—A newly activated National Commission on Consumer Finance to investigate and report on the state of consumer credit.

—Expanded consumer education activities, including government review of product-testing processes, a new *Consumer Bulletin*, and the release of certain government information regarding consumer products.

—Stronger efforts in the field of food and drug safety, including a thorough re-examination of the Food and Drug Administration and a review of the products on the "generally regarded as safe" list.

—Other reforms, including an expansion of consumer activities in the Office of Economic Opportunity and greater efforts to encourage the strengthening of state and local programs.

To their credit, producers and sellers have generally become far more responsible with the passing years, but even the limited abuses which occur now have greater impact. Products themselves are more complicated; there is more about them that can go wrong and less about them that can be readily understood by laymen. Mass production and mass distribution systems mean that a small error can have a wide effect; the carelessness of one producer can bring harm or disappointment to many. Moreover, the responsibility for a particular problem is far more difficult to trace than was once the case, and even when responsibility for an error can be assigned, it is often difficult to lodge an effective complaint against it.

All too often, the real advantages of mass production are accompanied by customer alienation; many an average buyer is intimidated by seemingly monolithic organizations, and frequently comes to feel alone and helpless in what he regards as a cruelly impersonal marketplace. In addition, many of the government's efforts to help the consumer are still geared to the problems of past decades; when it is able to act at all, government too often acts too slowly.

Fortunately, most businessmen in recent years have recognized that the confidence of the public over a long period of time is an important ingredient for their own success and have themselves made important voluntary progress in consumer protection. At the same time, buyers are making their voices heard more often, as individuals and through consumer organizations. These trends are to be encouraged and our governmental programs must emphasize their value. Government consumer programs, in fact, are a complement to these voluntary efforts. They are designed to help honest and conscientious businessmen by discouraging their dishonest or careless competitors.

New Office of Consumer Affairs

One of the central roles in present government efforts in the consumer rights field is performed by the President's Special Assistant for Consumer Affairs and those who work with her. This position has been created by Presidential order rather than by statute, however, and it is neither as visible nor as effective as it should be. It is important that both the prestige and the responsibility of this office be strengthened.

I am therefore asking the Congress to establish within the Executive Office of the President a new Office of Consumer

Affairs to play a leading role in the crusade for consumer justice. This Office and its director would have central responsibility for coordinating all Federal activities in the consumer protection field, helping to establish priorities, to resolve conflicts, to initiate research, and to recommend improvements in a wide range of Government programs. The Office would advise the President on consumer matters and would alert other government officials to the potential impact of their decisions on the consumers' interests. It would receive complaints from individual consumers and refer them to appropriate agencies or to the businesses concerned.

The new Office of Consumer Affairs would not work solely within the Executive Branch of the Government, however; it would continue to carry out other assignments which the Special Assistant to the President for Consumer Affairs now performs. For example, when called upon, it would assist in the legislative process, testifying at Congressional hearings, and consulting with individual Congressmen. It would aid schools and media in educating the public in consumer skills. The new Office will continue the constructive interchange of information which the Special Assistant has established with businesses and industries, and carry forward its assistance to state and local consumer protection programs.

As I will explain in greater detail later in this message, I am also asking the Special Assistant for Consumer Affairs to undertake specific surveillance responsibilities in the area of product safety, to review the government's policy concerning the release of its own information on consumer products, and to publish a new *Consumer Bulletin* on a regular basis. When the new Office of Consumer Affairs is established, it would take over these and related duties.

A new Office of Consumer Affairs would be a focal point for a wide variety of government efforts to aid people who buy. I urge the Congress to grant it the legislative standing and the added resources necessary to do this work effectively.

A Division of Consumer Protection and a New Consumer Protection Law

A second important structural reform which I am recommending is the establishment by statute of a new Consumer Protection Division in the Department of Justice. This Division would be headed by an Assistant Attorney General and would be staffed by lawyers and economists. It would be adequately financed and given appropriate investigative power so that it could effectively ascertain consumer needs and advance consumer causes. The head of the new Division would act, in effect, as the consumers' lawyer representing the consumer interest before Federal agencies, in judicial proceedings and in government councils.

I also propose that Congress arm this new Consumer Protection Division with a new law—one which would prohibit a broad, but clearly defined, range of frauds and deceptions. The legislation I will propose will be of sufficient scope to provide substantial protection to consumers and of sufficient specificity to give the necessary advance notice to businessmen of the activities to be considered illegal.

The role of the new Assistant Attorney General for Consumer Protection would be similar to that of the Assistant Attorney General who heads the Antitrust Division in the Department of Justice.

Appendix C

THE WHITE HOUSE

WASHINGTON

November 19, 1975

In the last decade, the Buyer's Bill of Rights has become a way of life in our country. These rights include information, choice, safety and the right to have complaints satisfactorily resolved.

The time has now come to recognize a fifth right -- one without which consumers cannot gain the full benefit of the other four. This is the right to consumer education.

It is my earnest hope that consumer education will become an integral part of regular school instruction, community services and educational programs for people out of school. Only in this way can we ensure that consumers have the assistance necessary to plan and use their resources to their maximum potential and greatest personal satisfaction.

Gerald R. Ford

Appendix D

CONSUMER CODE OF ETHICS

Consumerism is a two-way street. Many of the nation's businesses, news media, television stations have risen to the challenge of consumerism by launching consumer information programs, complaint hotlines, improved warranties and through industry self-regulation. Dr. David J. Schwartz of Georgia State University, who feels the consumerism movement has been too one-sided, has developed the following code of ethics for consumers. It should speak to all of us.

* Exhibit the same kind of honesty one expects to receive from the business firm. This means do not lie, steal, try to pass bad checks, default on payments and similar acts.

* Be kind and courteous in all dealings. Give store employees a smile and pleasant thought. Recognize them as individuals.

* Read carefully all contracts you are asked to sign. Many wild charges against business are the result of the consumer signing a contract he did not read.

* Have respect for the merchandise you handle. Damaging merchandise makes all goods cost more money to all consumers.

* Don't be a shoplifter. You and all customers pay the price eventually. (If you see a shoplifter in action, quietly inform the clerk or manager. Saying nothing is condoning the thief's action.)

* Don't be a price tag switcher. It's costly. Both time and money are wasted and it is dishonest, too.

* Don't be a used goods returner. You help raise prices when you do.

* Pay your bills when they are due. If you can't, inform the merchant and explain why.

* Be completely honest in filling out credit and job applications.

* If a clerk makes a mistake in your favor, be as quick to point it out as you are when the clerk makes a mistake in the company's favor.

* Follow the Golden Rule. Do Unto Business The Way You Want Business To Do Unto You.

By "George" - The Hartford Times, Hartford, Connecticut
New Jersey Center for Consumer Education Services Newsletter #15-January 1973

Appendix E

the CONSUMER'S right to know

nuary, 1977 from Kraft, Inc. in the interest of better informed consumers

This newsletter focuses on a decade of consumer activity and progress and discusses the responsibilities of consumers, government, industry and educators in today's marketplace.

In 1962, President Kennedy proclaimed four basic rights for consumers living in a free economy—the right to choose, the right to safety, the right to be heard and the right to be informed. In 1964, the first cabinet level consumer advisor was appointed by President Johnson to monitor consumer representation in government and industry. These actions provided the necessary impetus for a nationwide consumer movement.

In 1975, President Ford reinforced the Consumer Bill of Rights by announcing a fifth right—the right to consumer education—and by requesting that government agencies develop specific programs and policies to increase consumer representation.

Throughout this era of consumer activism and economic turbulence, industry has been constantly challenged to examine its consumer commitments. Consequently, companies have made a concerted effort to assess ingrained attitudes, practices and priorities as they relate to both society and the marketplace.

Government, too, has reacted positively to consumer concerns by establishing myriad consumer-responsive agencies and instituting thousands of consumer protection regulations and laws.

Although much has been written and debated about government and industry obligations, little has been mentioned about the equally significant educator and consumer responsibilities. The following discussions review the accomplishments of the past decade and examine the interdependent responsibilities of all sectors.

Dorothy Hilland

Vice President Consumer Relations

CONSUMER'S RESPONSIBILITY

It is readily acknowledged that consumers have certain rights in the marketplace. Rights, however, automatically imply responsibilities. In a free enterprise system, how consumers perform has a direct effect on the condition and efficiency of the economy. During the past ten years much has been accomplished by industry and government toward product improvement and safety, environmental control, consumer protection, and education, at a tremendous cost in money, time and effort.

Now it is time to examine consumer responsibilities in regard to the marketplace and legislation. To be effective capable consumers, all of us must make the effort to utilize available information and resources and to exercise discretion in making purchasing decisions. These decisions ultimately affect the flow and cost of goods and services.

EDUCATION INFORMATION PROGRAMS

In response to the consumer's right to be informed, both industry and government have accelerated their education and information efforts concerning policies, programs, operations, and products. Information or assistance is readily available through a variety of sources such as the classroom, television, radio, newspapers, magazines, government agencies and company consumer departments.

Consumers have the responsibility to be aware of existing information and to be sufficiently interested in seeking additional assistance which will enable them to make intelligent independent decisions in the marketplace. The quality of this decision-making process is an important control in a competitive economy since it determines how, what, when, where and to what extent products and services will be produced and marketed.

ECONOMIC AWARENESS

Consumers should also be sufficiently knowledgeable about economics to operate effectively in today's sophisticated marketplace. It is necessary to understand: how the free enterprise system works; how taxation and restrictions affect the production and consumption of goods and services; and how consumer decisions affect the economy in terms of cost, productivity and employment.

CONTRACTS

Consumers should thoroughly understand the warranty and contractual terms before signing a written agreement for any purchase or service. Since contracts can be subject to several interpretations, they should be read carefully. The purchaser should not hesitate to ask questions or to request further information for clarification. Once a contract is signed, the consumer is generally obligated to fulfill the contractual provisions.

PRODUCT INFORMATION AND USE

Consumers should be aware of immediate sources of product information such as labels, instruction booklets and advertising. These materials generally provide sufficient comparison and quality data for informed purchasing. Once products have been purchased, consumers have the obligation to store and/or use them properly. Again, label instructions or accompanying leaflets generally supply this information. If not, the retailer or manufacturer should be consulted.

INQUIRIES AND COMPLAINTS

Consumers should know how and where to seek information and to complain. The first source of inquiry should be the retailer or manufacturer. Company consumer or customer service departments are the most immediate sources of product information. General information can be obtained from: trade associations; government departments or agencies; the Better Business Bureau; or the Chamber of Commerce.

An inquiry or complaint should include a clear, concise statement of the question or problem and the information or action desired, including pertinent details such as price, size, brand, model, product and purchase date, and retail outlet. Name and return address must also be included.

LEGISLATION

Thousands of consumer protection laws have already been enacted by local, state and federal government. Therefore, new regulatory proposals should be carefully reviewed for real need, potential government or industry cost, restrictions on freedom of choice, public consensus, and effect on the economic system. It is important to remember that: laws not only offer protection but also restrict freedom of action; the cost of enforcing new legislation by increasing the staff of an existing government regulatory agency or by establishing another agency will ultimately be paid through taxation; and the expense of industry compliance inevitably will be passed on to the consumer.

If our competitive economic system is to operate freely and effectively, each consumer has the obligation to be aware of current issues in the marketplace and to act responsibly. Collectively, individual decisions do make a difference.

HONESTY IN THE MARKETPLACE

Honesty in the marketplace is another facet of consumer responsibility. Bad habits such as shoplifting, displacing frozen and refrigerated items, stealing shopping carts, and similar practices are extremely costly to the retailer. An informative booklet, titled *How Shoppers Contribute to the Cost of Food Marketing*, examines negative shopping habits and their ultimate effect on consumer food prices.

Single copies of the booklet are available free from:

Audrey C. Burkart
Associate Specialist in Foods and Nutrition
Cooperative Extension Service
Cook College, Rutgers University
New Brunswick, NJ 08903

GOVERNMENT'S RESPONSIBILITY

Government's primary responsibility is to serve the needs of the people as effectively and efficiently as possible. A corresponding obligation is to provide the public with sufficient information about the various departments and agencies and their respective operations, policies and programs. To accomplish this feat, the federal government has developed a remarkably diverse consumer education program that reaches all age and economic groups via multimedia, seminars and community programs.

Knowing how and where to obtain information and assistance is the key to effective utilization of government capabilities. An excellent guide to government departments and agencies is the *United States Government Manual*, the official handbook of the federal government. This valuable manual: describes the services and divisions of expertise within each department or agency, lists the title, address and telephone number for every official; and specifies sources of information. The 871-page manual may be available for reference from your local library or can be obtained for $6.50 from: Superintendent of Documents, U.S. Printing Office, Washington, DC 20402.

The following departments and agencies, which are closely aligned with the nation's food industry, are excellent sources of general information about agriculture, economic trends, food technology, natural resources, the food supply and regulations.

FEDERAL INFORMATION CENTERS (FIC)

The Federal Information Centers are a joint service of the U.S. General Services Administration (GSA) and the U.S. Civil Service Commission. They are located in major cities throughout the country and provide information on all aspects of the federal government. When in doubt about where to find specific government information, call the local office or the Washington, DC office, 202/755-8660.

OFFICE OF CONSUMER AFFAIRS (OCA)

This office is in the Department of Health, Education and Welfare (HEW) and is an immediate source of information about current consumer-related issues, policies, programs, legislation and publications. A major responsibility of this office is to represent the consumer's interests in the development of federal policies and programs. The director serves as a Special Assistant to the President for Consumer Affairs. To contact, call: 202/245-6164.

FOOD AND DRUG ADMINISTRATION (FDA)

This is another division of HEW and is divided into six bureaus. The Bureau of Foods has the greatest impact on the food industry. It researches and establishes standards for food composition, quality, nutrition and safety. The bureau's major responsibilities are the food surveillance and compliance program, nutrition labeling, food additive petitions, and compilation of the GRAS (Generally Recognized As Safe) additives list. It also enforces laws and regulations to prevent distribution of adulterated or misbranded foods. For information and publications, contact the regional FDA office in your area or the Office of Consumer Inquiries, 301/443-3170.

DEPARTMENT OF AGRICULTURE (USDA)

Established in 1862, the USDA provides a wide range of services related to the nation's food supply.

- The Special Assistant to the Secretary of Agriculture for Consumer Affairs coordinates USDA action on major consumer problems and issues. To contact, call: 202/447-3165.
- Food and Nutrition Service (FNS) administers food assistance programs such as school lunch and breakfast, food stamps and supplemental foods. To contact, call: 202/447-8384.
- Office of Communications provides information about USDA consumer programs and distributes publications and teaching aids on a variety of consumer subjects. To contact, call: 202/447-6311.
- Cooperative Extension Service is a joint venture of the USDA and state and county governments. It develops and conducts continuing education programs for youth and adults concerning agricultural production, marketing, natural resources, home economics, family life and nutrition. For information, contact the local Extension Service office or state university or seek telephone directory assistance.

FEDERAL TRADE COMMISSION (FTC)

The FTC is a law enforcement agency whose responsibility is to promote free and fair competition in the marketplace. It is empowered to: enforce anti-trust laws; investigate and curb deceptive packaging and marketing practices; and compile factual economic and business data. To contact, call: 202/523-3830.

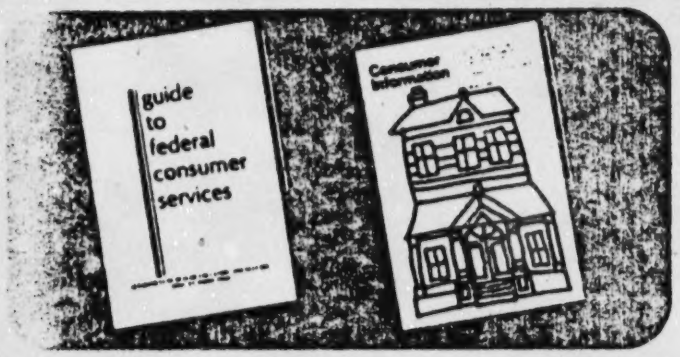
FEDERAL COMMUNICATIONS COMMISSION (FCC)

The FCC is an independent regulatory agency composed of commissioners appointed by the President. It's major function is to regulate interstate and foreign communications by radio, television, telephone, telegraph, citizens band radio, and cable television. To contact, call: 202/632-7260.

In addition to providing services and distributing information, government has another responsibility – to be consumer responsive. It has an obligation to seek comments concerning regulatory or legislative proposals from all public and private sectors that would be affected, directly or indirectly. Government should also evaluate each legislative proposal in terms of immediate and long range costs, real benefit, and true need. This is a safeguard against wasteful duplication of time, effort and money that results from overlapping departmental efforts and conflicting or unnecessary legislation.

FEDERAL CONSUMER GUIDES

Many informative guides are available from the Federal government. The *Guide to Federal Consumer Services* briefly explains the services provided by each department and provides the address and phone number of the appropriate person to contact. The *Consumer Information Index* lists and describes approximately 250 available consumer publications concerning such topics as family finances, health and safety, food, appliances and gardening. These references can be obtained from: Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009.



INDUSTRY'S RESPONSIBILITY

Industry's major responsibility is to provide quality products and services at an equitable price in the open market. A consumer-conscious company has the added responsibilities of: responding honestly to consumer needs, questions and complaints; supplying information about its products, policies and operations; conducting on-going research and development programs; initiating cost-cutting efficiencies; and maintaining effective consumer dialogue.

In recent years, the food industry has been a frequent target of criticism from the consumer movement. Since food is a constant and necessary expense, higher prices are immediately noticed and challenged. To better inform consumers and to explain their own escalating costs (real estate, equipment, raw materials, interest rates, and especially, labor), many retailers and manufacturers have instituted consumer departments or expanded existing ones.

There is a growing realization that consumers want to know more about company operations, production methods and product quality. They want reassurance that the price is appropriate for the value. Today most companies appreciate this new interest and have made a conscientious effort to improve their information efforts.

CONSUMER REPRESENTATION

To provide information on a variety of topics, some retailers employ consumer specialists who answer inquiries, develop information programs, and are often stationed at the retail outlets to offer immediate assistance to consumers. Manufacturers, who do not have direct contact with the public, have long recognized the need for a professional consumer liaison within the company. In the food industry, this is frequently the responsibility of a consumer relations and/or consumer service department, which are primarily staffed by home economists.

For example, Kraft employed its first home economist in 1924. Today, the Consumer Relations Department, which includes the Kraft Kitchens, has a staff of thirty-five people. There is also a separate Consumer Service Department which is responsible for answering correspondence. In seeking information or assistance, these departments have direct access to any department or person at Kraft. They also cooperate with the Marketing, Education, Publicity and Creative Services Departments in the development of extensive education and information programs.

EDUCATION AND INFORMATION PROGRAMS

Many industries have always had education programs directed toward formal classroom teaching. However, during the past decade, the more questioning consumer has stimulated industry to expand these programs to reach the general public through the following means:

- Expanded information and education services
- Improved communication techniques and vehicles – newsletters, news releases, information brochures, public service radio and television announcements.
- More informative advertising, point-of-purchase materials and labels.
- More intelligible warranties, product dating, operating manuals, etc.
- Better informed customer service, consumer relations and sales personnel
- Extensive social and market research studies.
- More community involvement through active participation in consumer education programs sponsored by business, government, education and community groups.

COST-CUTTING EFFICIENCY

In addition to expanding its consumer communications efforts, industry has initiated many cost-cutting efficiencies to contend with rising costs at every level of the food system from raw materials to finished product. Purchasing, inventory and accounting methods have been streamlined. Computers, especially, have provided greater speed and accuracy in these areas. Automated production plants and improved quality control have reduced waste incurred by breakage, contamination and human error. Improved distribution and warehousing techniques and controls have also resulted in waste reduction and faster, more efficient service. Computerized systems at the retail level will eventually effect money-saving efficiencies.

Many industries have made a concerted effort to reassess practices, to develop and promote information programs, to effect efficiencies and to be honestly responsive to consumer needs. Consumers and educators now have an obligation to utilize the materials and programs available and to develop an awareness of industry's efforts and progress.

CONSUMER EDUCATOR'S RESPONSIBILITY

The U.S. Office of Education defines consumer education as...
"an effort to prepare persons for participation in the marketplace by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic and ecological considerations."

Ten years ago, consumer education was first mandated as a classroom course in Illinois. Today, similar legislation exists in Florida, Hawaii, Kentucky, Louisiana, Oregon and Wisconsin. In many schools, consumer education is recognized as a basic skill, comparable to reading, writing and arithmetic. Therefore, it is being taught in an increasing number of school districts across the country even though it is not mandatory.

Although consumer education is gradually emerging as a major discipline within the school system, school age youth are not intended to be the exclusive, or even the primary, audience for this important course. Few adults have enjoyed a thorough consumer education program during their formal education. Consequently, the federal teaching guidelines emphasize that adults have special needs in this area, particularly the elderly, the handicapped, bilingual or bicultural minorities and persons preparing to reenter the work force. Since all of us are consumers in a constantly changing marketplace, there will continue to be a need for consumer education for persons of all ages.

ONSIDERATIONS FOR THE CONSUMER EDUCATOR

The main goal of consumer education programs is to develop nable consumers who are aware of their total role in the marplace. To accomplish this, consumer educators must attempt bjectivity by presenting a variety of viewpoints on every issue. nsumer education is destroyed if personal opinions or values imposed on others. Dr. E Thomas Garman, Virginia Polychnic Institute and State University in Blacksburg, Virginia, d Professor William R. Stanton, Salem State College in Salem, ssachusetts, have developed an excellent list of considerans for teaching consumer education:

- Consumer education has a special value because everyone is a consumer of goods and services.
- Maximum satisfaction in the use of goods and services can be realized only by a consumer-educated citizenry.
- We have a responsibility to remain aware of current consumer interests and to develop that awareness in the classroom.
- Consumer education must be made available to all students, in a continuing sequence, throughout all grade levels.
- It is essential that the positive aspects and efforts of business, government and labor be recognized and commended.
- It is our responsibility to present relevant materials to our students in an honest, varied and interesting manner.
- A combination of effective instructional methods and media, classroom teaching, interdisciplinary teaching, and community resources facilitates meaningful teaching and learning in consumer education.
- Supplementary materials available from business, service organizations and government have an indispensable part in consumer education and should be used appropriately.
- The availability of a library, a consumer education resource center, and a file of current materials for student use are imperative for maximum learning.
- We must take an active role outside the classroom by lecturing, assisting in the organization of consumer groups, and supporting organizations devoted to the interest of all consumers.

.A.C.T.

Educators realize that they must prepare consumers for action taking the classroom into the marketplace and, conversely, marketplace into the classroom. The Fenton Action Conner Team (F.A.C.T.) is a consumer organization of high school udents who have demonstrated their ability to act as informed nsumers. The organization is headquartered at Fenton High School, Bensenville, Illinois, and evolved as a result of the stunts' concern to inform others.

F.A.C.T.'s primary objective is to acquaint students with curnt consumer issues and involve them in action programs. To ccomplish this goal, F.A.C.T. publishes consumer information wsletters and guides, conducts local price surveys, initiates tter writing and petition campaigns regarding proposed conmer legislation, maintains an "action line," manages a resource center and conducts programs on consumer topics to terested groups in the community.

In addition to continuing these established projects, F.A.C.T. ans to establish a press release service for local media, conduct community seminars and workshops, publish a local comnt guide, and assist other schools initiating similar programs.

F.A.C.T. is under the direction of Les Dlabay, consumer educator and president of the Illinois Consumer Education Association. According to Mr. Dlabay, "Consumer education is becoming more vital as a result of the complexity of the marketplace, the state of our economy, heavy tax burdens and inflation. We teach our students that there are no right or wrong answers. We give them tools in the form of education and information so that they emerge equipped to function wisely in the marketplace."

School and community groups interested in learning more about F.A.C.T.'s consumer education activities and projects should contact: Les Dlabay, Fenton High School, 1000 W. Green Street, Bensenville, IL 50106.

A VIEW FROM ABROAD

"Americans are far ahead of us in the field of consumer education," declared one British consumer expert after touring the country on a Winston Churchill Traveling Scholarship.

Mrs. Gaby Jacobi of Barnfield College, Luton, England, visited schools and investigated government programs designed to educate and inform consumers. She spent "one of the most stimulating days" of her study tour at Oak Park-River Forest High School in Oak Park, Illinois. There she participated in several consumer education classes that are part of a program initiated by Hayden Green and Mary Wiberg and considered to be one of the most outstanding in the country. "I confess that I learned quite a lot myself," Mrs. Jacobi admitted.

She was also impressed with the U.S. Department of Agriculture's Extension Service, a consumer education network unlike any in England's governmental structure. After visiting extension service centers across the country, Mrs. Jacobi concluded that the cooperative extension service is "the largest and most impressive consumer exercise in the world." More than 4,000 extension agents are active in education programs at the federal, state and county levels along with approximately 610,000 aides and assistants.

These two consumer education programs, in addition to the others Mrs. Jacobi visited, prompted her to conclude that this country is making a "very imposing effort at turning the whole nation into well-informed and discriminating consumers."

FOR YOUR INFORMATION

"Consumer's Right To Know" is a continuing program produced in the interest of better informed consumers. To date, the following topics have been explored in a series of booklets entitled:

- Additives and Our Food Heritage
- Outsmarting the Cash Register
- More Than Just A Package
- The Food Industry – A Quality Story

These booklets are suitable for use in the classroom and with adult and youth organizations. One copy of each booklet is free. Additional copies can be purchased for $3.00 per 100 copies. To order, write:

Kraft, Inc.
Department HDW – 5,
Box 4611, Chicago, IL 60677

THE CONSUMER'S RIGHT TO KNOW

For further information contact:

Jeanette G. White
Consumer Communications Manager
Kraft, Inc.
500 Peshtigo Court
Chicago, IL 60611 60690

KRAFT

Appendix F

CONSUMERS AREN'T ALL ANGELS EITHER

BY ROSE DeWOLF

Columnist for the Philadelphia Bulletin.

Oh, I know whose side I'm on . . . I'm a consumer. I bow to no one in my antagonism to useless warranties, fraudulent claims, garbled instructions, hidden flaws, and ridiculous computers which threaten to have me arrested if I don't pay $0.00 right away. If I feel affronted, I can holler for Ralph Nader as loud as anyone.

And yet . . .

Every once in a while, much as I try to fight it, I feel a twinge of sympathy for merchants, manufacturers, and providers of service. Every once in a while, though I feel like a traitor, I want to jump up and say: "You know, consumers can be pretty rotten, too."

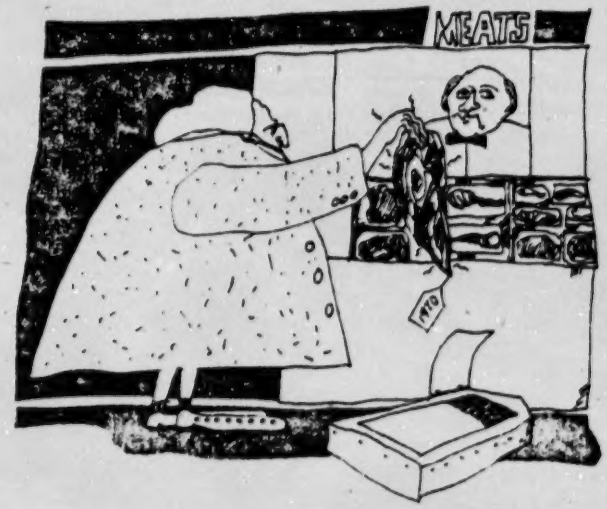
Consumers are not all angels. They include in their numbers those who would quite cheerfully cheat, steal, lie and/or behave with incredible stupidity. There, I've said it and I'm glad.

Take the "switchers," for example. Those are the people who take the price tag from a cheap item and put it on an expensive item before taking the expensive item to the sales-clerk. They hope the clerk will be too busy to notice and will sell the goods at a "bargain" price the store hadn't really counted on.

Switchers are everywhere. I once saw this very dignified-looking gentleman craftily switch the lids on a jar of peanuts and a jar of cashews. The prices, you see, were stamped on the lids. The man intended to buy his cashews, quite literally, for "peanuts."

And I have seen a dear little housewife slip a pound of butter into an oleomargarine box, assuming that the check-out clerk would never check. She assumed wrong. All check-out clerks know that trick.

One time I merely mentioned the word "consumer" to a friend of mine who works for a supermarket and the poor guy went bananas. (On special, that week.)



"Consumers!" he wailed. "I'll tell you about consumers. They buy magazines, take them home and read them, then return them for a refund claiming their husband bought duplicates . . . they demand to get five cents back on the five-cents-back coupon without buying the product first . . . they finish off bars of candy or bottles of soda while they walk through the store and then don't mention it

when it comes time to pay . . ."

Did you know that baby food manufacturers deliberately seal their jars so they'll open with a loud "POP". That, says my friend, is so that a consumer who gets a jar that opens only with a little "poof" knows it has been opened before. Seems some mothers want to taste the food at the store to make sure little junior will like it, but then don't want to buy the jar they tasted.

Do you know why most cereal manufacturers don't give away prizes in the cereal boxes anymore? That's because so many women used to pry open the package, snitch the prize, and leave the unsalable torn box on the shelf. Nowadays, if you want to get that super-spy ring your kid has been crying for, you have to buy the box, clip the coupon, and send 25 cents in coin.

Suburban stores tell of women who "buy" a fancy dress on the Friday just before the Country Club dance and then return it ("I just changed my mind.") on Monday. They get indignant if the clerk says the dress looks as if it had been worn.

There are those who carry on loudly when the billing computer makes a mistake and claims they owe a bill they know they don't owe—but keep awfully quiet when the computer gives them credit they know they don't deserve. That makes it tougher for the store to straighten out the error.

Don't we all know people who brag about how they got the "whole car fixed" on the insurance of the guy who merely dented a fender?

My local laundryman claims that if he ever loses a shirt (Heaven forbid), it invariably turns out to be (a) "very expensive" and (b) "just purchased."

"How come I never lose last year's cheap shirt?" he asks. "No. Those are the ones I manage to return. Right?" He is skeptical.

There are, of course, those who cheat the stores even more forthrightly. Shoplifting is at an all-time high. Do you know why manufacturers often pack such little items as batteries, pencils and razor blades in plastic bubbles attached to huge pieces of cardboard? That's because the cardboard is larger than the average consumer's pocket where many batteries, pencils and razor blades used to just disappear.

People who deal with consumers sometimes lose patience with them not because the consumers are greedy or dishonest but because they sometimes simply cause problems for themselves.

A local weights and measures inspector told me of pulling a surprise raid on a local butcher shop where the butcher was suspected of resting his elbow on the scale while weighing meat. Did the consumers appreciate the inspector's arrival? They did not.

"They were angry because it was close to dinner time. They started yelling at me," the inspector said. "They said I was holding them up . . . they had to get home to start cooking. They called me a city hall drone. They said I was annoying the butcher who was their friend. Some friend!"

Consumers can be funny. Recently, a spokesman for a national meat canning company told a convention of food editors that consumers persist in sending an open can of meat back to the company to illustrate whatever complaint they're making. The fact is, that after days of travel in the unrefrigerated mail, the product *always* looks awful and smells worse. How can the company possibly tell if the complaint was justified in the first place?

Consumers complain about high food prices and then insist on buying every convenience food on the market. They yell about too loud commercials and then don't buy the products advertised on soft ones.

The government says motorists will be safer if their cars buzz until the safety belts are fastened. But car-buyers by the hordes are threatening dealers with mayhem unless the buzzers are unhooked. (The dealers are prohibited by law from complying.)

Consumers are just not always happy with what is being done *for* them. Frankly, I have to admit that *I* was a lot happier before packages of hot dogs had to admit right out in public that they contain ground-up cow's lips. Ycchh. Do we have to know EVERYTHING?

I'm not trying to say that the fact that the consumer can be, in his turn, greedy, dishonest, unappreciative, and just plain stupid, in any way excuses commercial interests for being the same. As my mother used to say, "Two wrongs don't make a right."

Still, fair is fair and somebody had to speak out. And now that I have gotten that out of the way, I can get to all these complaint letters I'm preparing for Ralph, and Virginia, and my local office of Consumer Affairs.

STATE OF CALIFORNIA—AGRICULTURE AND SERVICES AGENCY EDMUND G. BROWN JR., Governor

DEPARTMENT OF Consumer Affairs

DIVISION OF CONSUMER SERVICES
1020 N STREET, SACRAMENTO, CALIFORNIA 95814
TELEPHONE: (916) 445-3183

Dear Consumer:

Below is a list of publications available to you from the California State Department of Consumer Affairs. Instructions for ordering are included.

BUREAU OF HOME FURNISHINGS-FACT SHEET--Explains the functions of the bureau which licenses some 25,000 firms. For a free copy write: Bureau of Home Furnishings, 430 La Grande Blvd., Sacramento, California 95822.

BUREAU OF REPAIR SERVICES-FACT SHEET--Gives interesting information on the activities of the Bureau of Repair Services, which oversees repair dealers of electronic equipment and large appliances. For a free copy write: Bureau of Repair Services, 909 S Street, Sacramento, California 95814.

THE COMPLEAT CALIFORNIA CONSUMER CATALOGUE--An illustrated easy-to-understand 200-page book on more than 40 topics of consumer interest, including useful tips for buyers, consumer rights and recourses, and a geographic list of consumer protection agencies where consumers may go for assistance. To order, send $1.50 to Publications Section, Post Office Box 1015, North Highlands, California 95660.

CONSUMER GUIDE TO REPAIR SERVICES FOR ELECTRONIC EQUIPMENT AND APPLIANCES--Tells how to get the most for appliance purchases and repairs; for a free copy write: Bureau of Repair Services, 909 S Street, Sacramento, California 95814.

CONSUMER RESOURCE GUIDE: A SELECTED BIBLIOGRAPHY--A 69-page listing of over 1,000 entries, including books, pamphlets, audiovisual materials, and teaching resources. The consumer-oriented bibliography, arranged by subject matter, contains price and ordering information, as well as a directory of publishers. To order, send $1.50 to Publications Section, Post Office Box 1015, North Highlands, California 95660. (Available April 1, 1977.)

COSMETOLOGIST OCCUPATIONAL GUIDE--Gives vital information to persons considering a cosmetologist career. For a free copy write: State Board of Cosmetology, 1020 N Street, Room 591, Sacramento, California 95814.

COURT REPORTING: OCCUPATIONAL GUIDE--Gives details about how to become a court reporter. For a free copy write: 1021 O Street, Room A-407, Sacramento, California 95814.

CREDIT FOR WOMEN--A 10-page pamphlet giving answers to questions about new federal and state laws which prohibit discrimination on the basis of sex or marital status with regard to any aspect of a credit transaction. Information is given on how to establish credit, laws related to financial management of community property, using spousal or child support payments as a part of regular income, rights concerning separate accounts, mortgage loan provisions, credit reports, and recourses. For a free copy, write for CREDIT FOR WOMEN, Department of Consumer Affairs, Post Office Box 310, Sacramento, California 95814.

EYE CARE PAMPHLETS:
20/20 VISION
AMBLYOPIA
ASTHONOPIA
ASTIGMATION
BIFOCALS
CATARACT
CHILDREN'S VISION
CONTACT LENSES
THE EYE
FARSIGHTEDNESS
GLARE
GLAUCOMA
IMPACT RESISTANT LENSES
NEARSIGHTEDNESS
VISION & DRIVING
SOME STRAIGHT TALK ABOUT EYE CARE
For free copies write: Board of Optometry, 1020 N Street, Room 402, Sacramento, California 95814.

FACT SHEET FROM BOARD OF BARBER EXAMINERS--Provides information for students enrolling in Barber College. For a free copy write: Board of Barber Examiners, 1021 O Street, Room A-547, Sacramento, California 95814.

FIBERS, FABRICS & FASHIONS--FREE LOAN FILM--A 16mm-sound, color, 13-minute film that explores how fabrics are made, what "care" labels mean and how to be a wise shopper. To order write the Modern Talking Picture Service, 1145 N. McCadden Place, Los Angeles, California 90038, (213) 469-8282; or Modern Picture Service, 16 Spears, San Francisco, California 94105, (415) 982-1712.

GENERAL INFORMATION FACT SHEET--On the Board of Examiners of Nursing Home Administrators. For a free copy write: 1021 O Street, Room A-147, Sacramento, California 95814.

A GUIDE TO CONSUMER CREDIT LAWS--An up-to-date reference on credit laws concerning such areas as vehicle financing, attachment and garnishment, credit reporting agencies, mortgage loans, and retail credit contracts. Summaries of both state and federal credit laws are given, as well as shopping guides and methods of recourse. This 69-page publication is available for $1.00 from the Publications Section, Post Office Box 1015, North Highlands, California 95660.

HANDY REFERENCES FOR SAN FRANCISCO BAY AREA AND SOUTHERN CALIFORNIA--By geographic region, they describe where to go for help when you have a consumer problem. For a free copy of the Bay Area Handy Reference write: Department of Consumer Affairs, 30 Van Ness Avenue, San Francisco 94102; or for a copy of the Southern California Handy Reference write: Department of Consumer Affairs, Post Office Box 310, Sacramento, California 95814.

KEEPING COOL--Gives tips on how to maintain a car's cooling system. For a free copy write: Bureau of Automotive Repair, 3116 Bradshaw Road, Sacramento, California 95827.

LANDLORD-TENANT--TEN OF THE MOST FREQUENTLY ASKED QUESTIONS--A 10-page pamphlet which answers questions related to landlord-tenant transactions, including rental agreements, deposits, repairs, and eviction. An inventory checklist is provided for documenting condition of rental when moving in and moving out. Available in both English and Spanish. For a free copy, write for LANDLORD-TENANT, Department of Consumer Affairs, Post Office Box 310, Sacramento, California 95814.

THE PROFESSIONAL ENGINEER--This pamphlet explains education and experience requirements needed in order to register as a professional engineer. For a free copy write: Professional Engineers, 1006 - 4th Street, Sacramento, California 95814.

SALES TACTICS--This booklet describes various sales techniques and what to look out for when you are approached to buy. For a free copy, write for SALES TACTICS, Department of Consumer Affairs, Post Office Box 310, Sacramento, California 95814.

SIMPLIFIED COMPLAINT PROCEDURE--This complaint form makes it possible to file a complaint even if you don't know where to complain. For a free copy, write for SIMPLIFIED COMPLAINT PROCEDURE, Department of Consumer Affairs, Post Office Box 310, Sacramento, California 95814.

SMALL CLAIMS COURT--A pamphlet that describes how to use the small claims court. Available in both English and Spanish, for a free copy, write for SMALL CLAIMS COURT, Department of Consumer Affairs, Post Office Box 310, Sacramento, California 95814.

STRETCH YOUR TV AND APPLIANCE DOLLAR--Gives good tips on appliance service and repair. For a free copy write: Bureau of Repair Services, 909 S Street, Sacramento, California 95814.

WHAT YOU SHOULD KNOW ABOUT COMMERCIAL TAX PREPARERS--Important facts to know when having your tax return prepared by a commercial tax preparer. For a free copy write: THE TAX PREPARER PROGRAM, Department of Consumer Affairs, 1021 O Street, Room A-141, Sacramento, California 95814.

YOUR CARS BALL JOINTS--Consumer tips on an over-rated problem. For a free copy write: Bureau of Automotive Repair, 3116 Bradshaw Road, Sacramento, California 95827.

YOUR CLOTHES--A guide for clothes care. For a free copy write: The Board of Fabric Care, 1020 N Street, Room 422, Sacramento, California 95814.

YOUR GUIDE TO AUTO REPAIR--This pamphlet outlines consumer rights when having cars repaired and tells how to file a complaint. For a free copy write: Bureau of Automotive Repair, 3116 Bradshaw Road, Sacramento, California 95827.

MODULE PRE/POSTTEST

Consumer Rights and Responsibilities

Student_____

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of the pretest results.

1. List the seven consumer rights. Indicate for each right the President or person(s) responsible for its identification.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

2. Describe each of the consumer rights identified in question 1.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

Pre/posttest (continued)

3. Describe at least two consumer responsibilities for each consumer right identified in your answer to question 1.

4. How do irresponsible consumers differ from responsible consumers

5. Briefly describe how the following have influenced consumer rights:

   a. 1906 Pure Food and Drug Act

   b. 1914 Federal Trade Commission Act

   c. 1966 National Traffic and Motor Vehicle Safety Act

   d. 1968 Consumer Credit Protection Act

   e. 1972 Consumer Product Safety Act

   f. Upton Sinclair

   g. David Caplovitz

   h. Ralph Nader

   i. Ester Peterson

Pre/posttest (continued)

6. Briefly discuss the relationship between consumers and business; the effect of consumer rights and responsibilities on this relationship.

7. What is the consumer's importance in the United States economy?

8. What social, environmental, and economic costs/benefits need to be considered before establishing consumer protection regulations?

9. Describe the following, and indicate how a consumer can avoid/be aware of these frauds:

   a. Bait and Switch Advertising

   b. Failure to deliver mail order merchandise

   c. Pigeon Drop Scheme

   d. Pyramid Selling

   e. Work-at-Home Schemes

   f. Balloon Financing

Pre/posttest (continued)

10. What federal agencies give consumer assistance on the following:

    a. Advertising

    b. Consumer Affairs/complaints

    c. Credit

    d. Environment

    e. Food

    f. Housing

    g. Product safety

11. Which state department in California has the main responsibility for consumer assistance/complaints? What other major responsibility does this department have?

12. What assistance is available to the consumer through private means?

13. Describe the steps a consumer should follow when making a consumer complaint.

14. What is the purpose of the small claims court?

15. Summarize how a consumer can analyze and take action on a consumer issue.

Return this test to your instructor for evaluation

ANSWER KEY
MODULE PRE/POSTTEST

Consumer Rights and Responsibilities

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. President Kennedy (1962):
   President Nixon (1969)
   President Ford (1975)
   Consumer Representatives

   a. the right to safety
   b. the right to be informed
   c. the right to choose
   d. the right to be heard
   e. the right to register dissatisfaction
   f. the right to consumer education
   g. the right to redress

2. (corresponding to the letters in answer 1)

   a. to be protected against the marketing of goods which are hazardous to health or life

   b. to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling or other practices, and to be given the facts needed to make an informed choice

   c. to be assured, wherever possible, access to a variety of products and services at competitive prices; and in those industries in which competition is not workable and government regulation is substituted, an assurance of satisfactory quality and service at fair prices

   d. to be assured that consumer interest will receive full and sympathetic consideration in the formulation of government policy, and fair and expeditious treatment in its administrative tribunals

   e. to be permitted to register dissatisfaction and have complaints heard and weighed when consumer interests are badly served

   f. to have access to education which enables the individual to exercise his consumer rights and to achieve maximum satisfaction in the marketplace

   g. to obtain satisfaction for reasonable damages incurred when dealing in the marketplace.

Pre/posttest Answer Key (continued)

3. a. the right to safety: Follow use and care instructions. Practice good safety habits when using consumer goods; report hazardous products to the appropriate agency

   b. the right to be informed: Be aware of existing information which enables the consumer to make intelligent decisions; check guarantees and warranties; read and understand contracts fully before signing; be aware of deceit and fraud in the market; read and keep labels, seals, hang tags and instruction booklets

   c. the right to choose: Express buying choices by asking for the type, quality, price and brand of goods and services that meet the consumer's standards; shop and compare to find the best value; follow shopping etiquette, know the stores (sellers), understand consumer's role in economy; exercise independence of judgment and action; recognize dangers inherent in needless waste of limited natural and human resources

   d. the right to be heard: Inform legislators of views on proposed laws; be informed of other viewpoints; participate in the representation of consumer issues

   e. the right to register dissatisfaction: Let businesses know your views, suggestions, ideas, disapproval or approval concerning merchandise, services and operating policies; make complaints through the proper channels; complain to appropriate sources when dissatisfied

   f. the right to consumer education: Utilize resources for consumers--libraries, consumer organizations, governmental agencies and offices, business consumer services, professional groups, classes, books, periodicals, pamphlets and the media

   g. the right to redress: Avoid making unfair exchanges, returns, and demands; make payments and necessary returns or exchanges promptly; be honest in consumer dealings; seek redress when damages have occurred.

   (See Resource List: Fritsch, Miller, Money Management Institute, Troelstrup.)

Pre/posttest Answer Key (continued)

4. Irresponsible consumers increase the cost of goods and services for all consumers. They do not accept their consumer responsibilities, but often demand their consumer rights. Actions of irresponsible consumers include: damages merchandise, switching price tags, shoplifting, returning used goods, paying bills late, writing bad checks, being dishonest when filling out applications, failing to shop wisely, not making views known to the appropriate person.

   (See Resource List: Money Management Institute.)

5. a. 1906 Pure Food and Drug Act: This was a significant first step toward consumer protection. It prohibited mislabeling of the contents of food, liquor, and medicines. This act also formed the Federal Drug Administration to administer and enforce the provisions of the act. The act was strengthened in 1938 and amended in 1962.

   b. 1914 Federal Trade Commission Act: This act provided for the creation of the Federal Trade Commission to enforce its provisions. The act prohibits "unfair methods of competition in interstate commerce" and "unfair or deceptive acts or practices in commerce." The Wheeler-Lea Amendment of 1938 provides consumers with the protection the 1914 act provided merchants. It also specifically prohibits "false advertising."

   c. 1966 National Traffic and Motor Vehicle Safety Act: This act directed the Secretary of Transportation to issue safety standards for new and used motor vehicles and for motor vehicle equipment. Additional objectives of the law are to eliminate unsafe automobile manufacturing practices and to require the development and installation of certain life saving equipment in motor vehicles. The act also created the National Highway Safety Bureau.

   d. 1968 Consumer Credit Protection Act: This act requires the disclosure of credit terms, annual rates of finance charges on loans and installment credit, and annual as well as periodic disclosure of charges or revolving credit accounts. It prohibits cruel and deceptive lending practices and gives the borrower the right to cancel most credit transactions in which his home is used as collateral. It provides protection for the consumer from deceptive practices involving credit cards. It restricts garnishment of wages by creditors.

e. 1972 Consumer Product Safety Act: This act established a five-member Consumer Product Safety Commission to collect, investigate, and disseminate information relating to death, illness, and injuries associated with consumer products. The commission also conducts studies on consumer product safety, develops safety test methods and devices, tests products, and assists public and private organizations in developing and enforcing product safety standards and test methods.

f. Upton Sinclair was the author of The Jungle. His book disclosed the filthy conditions prevailing in Chicago meat-packing houses and was influencial in the passage of the 1906 legislation against fraudulent and unwholesome practices in the food and drug industries.

g. David Caplovitz author of The Poor Pay More is about the plight of the low-income consumer. Since its publication in 1963, there has been a growing recognition of the problems of the poor in the marketplace and need for specific consumer protection and education.

h. Ralph Nader, a consumer advocate, first became known by his one-man crusade against the automobile industry. His book, Unsafe at Any Speed, was published in 1965 and had a significant influence on the passage of the National Traffic and Vehicle Safety Act in 1966. Since then, Nader and his organization, Public Citizen, have been actively involved in consumer issues and have been credited with much of the consumer legislation passed by Congress from 1966 to the present.

i. Ester Peterson was the first Presidential special assistant for consumer affairs appointed by President Johnson in 1964. She brought public attention to consumer issues and was responsible for organizing several national and regional conferences concerning consumer problems and consumer education.

6. Consumers are very important to business in that business needs the support of the consumer dollar in order to stay in business. Business on the other hand is important in the satisfying of consumer wants and needs. A problem with the consumer-business relationship is that the market has become more complex and the number of products available increase continually. Consumers do not have perfect information which makes rational decision-making very difficult. Because of this situation, businesses which are dishonest or take advantage of the consumer continue to remain in business. Consumers have lost much of their power to control the market. The identification and enactment of consumer rights has narrowed the gap. The attempt has been made to equalize the power of business and the consumer. It is necessary for the consumer to accept his consumer responsibilities in order for this to be accomplished.

7. In economic theory, a free market economy is directed by consumers through the pattern of their expenditures. They regulate the sellers and the allocation of resources by their dollar "votes," rewarding favored producers by buying their goods or services and punishing others by not buying their goods or services.

8.

	Benefits	Costs
social:	reduce risk of injury, death reduce human pain, suffering reduce fraud aid decision making	increase hazards to health decrease freedom of choice
environmental:	decrease pollution decrease or limit use of scarce resources decrease environmental destruction	increased pollution increased use of scarce resources increased environmental destruction
economic:	reduction in prices reduce loss to society of productive services of individuals who may be injured or killed reduce medical expenditures saving dollars by better choice reduce individual loss of dollars due to death, injuries increase number of jobs	increased cost of consumer prices decreased number available products decreased number of jobs

9. a. Bait and Switch Advertising: "Bait and Switch" is an attempt to build sales by misrepresenting what is being sold. The "bait" is advertising for merchandise the company has no intention of selling or products that are in extremely short supply. The ads are designed simply to get the consumer into a place of business or to get a salesman into the consumer's home. The buyer is then "switched" to the non-advertised, higher-priced merchandise the company is really trying to sell. Avoid this, when you respond to an ad and discover the merchandise is no good or sold out, do not allow the salesperson to switch you to another product. Leave the store immediately and go elsewhere. Contact the Better Business Bureau.

   b. Failure to deliver mail order merchandise: This particular problem is a frequent failing of mail order merchandise. Consumers order items and never receive them. The only thing they receive is a cancelled check. When they question the merchant, they may find the address unknown. Avoid this by not patronizing companies you know nothing about. Check with your local consumer protection agency or the Better Business Bureau in the business's area. If you do have a complaint, you can contact the Direct Mail/Marketing Association, Inc., Consumer Relations Department, 6 East 43rd Street, New York, N.Y. 10017.

   c. Pigeon Drop Scheme: There are several variations, basically a woman approaches the potential victim exclaiming she found a large sum of money. She says she doesn't need all of the cash and would like to share it with someone worthy and sincere. She asks the victim to put up a smaller amount of money as "proof of good faith." She arranges to meet the individual a few minutes later, after he withdraws his savings. She then asks for time to count it and promises to return it when they meet to divide the money she supposedly found. The victim never sees his money again. Avoid by being skeptical when someone wants to share found money and asks you to put up earnest money.

   d. Pyramid Selling: The theory behind pyramid selling is that one foolish investor leads to another. This scheme appears to offer the consumer a golden opportunity to invest in the initial marketing of a "revolutionary, sure-to-sell" new product. He buys the right to distribute the product in a certain area, and for more money, the right to sell pieces of his territory to others. Avoid this by researching easy money-making schemes. A company serious about selling a new product carefully tests the market in a limited area and builds up a large marketing organization only after there is a demand for the product.

e. Work-at-Home Schemes: The scheme is made to sound like an excellent opportunity to earn extra money at home, but it is only a gimmick for selling unwanted--and usually overpriced--merchandise to unwary customers. The victims are usually those least able to afford the financial loss: widows, retired persons, shut-ins and housewives trying to supplement the family income. The consumer purchases materials or equipment from the company and works at home making products the firm promises to buy. The company then rejects the products claiming they do not meet the quality standards. Avoid these by being extremely cautious about all work at home plans. Most of them are designed to financially belabor the unwary consumer. Check them out through your local consumer protection agency, or the Better Business Bureau.

f. Balloon Financing: Balloon financing occurs in consumer credit transactions. It involves a huge final payment which was often concealed from the debtor. Because he could not pay it, he usually had to refinance the loan and pay new interest. The Truth-in-Lending Law does not specifically prohibit balloon financing, but it does require lenders to fully disclose the terms of such contracts. Avoid this by reading contracts and avoiding lending situations with a large final payment.

10. a. Federal Trade Commission

b. Office of Consumer Affairs/Complaints, Department of Health, Education and Welfare

c. Federal Trade Commission

d. Environmental Protection Agency

e. United States Department of Agriculture and Food and Drug Administration

f. Department of Housing and Urban Development

g. Consumer Product Safety Commission

11. Department of Consumer Affairs, Division of Consumer Services. The department's main responsibility is the licensing and regulating of businesses and individuals.

Pre/posttest Answer Key (continued)

12. Consumers can find assistance from the following:

    a. Consumer Groups, such as Public Citizen and its sub-groups, Consumer Federation of America, Consumer's Union

    b. "Help" or "Action," Local newspaper or radio or television

    c. Better Business Bureau

    d. Industry and Trade Associations, such as Major Appliance Consumer Action Panel (MACAP), Direct Mail/Marketing Association, Furniture Industry Consumer Advisory Panel (FICAP), National Association of Home Builders (NAHB), Automotive Consumer Action Programs (AUTOCAP).

13. In order to be an effective complainer, the consumer should first have his complaint organized. He needs to have some necessary facts before he will be able to receive satisfaction. Important details include:

    item--serial number, model number
    problem--date it occurred, description
    date of purchase--sales slip
    warranty or guaranty
    action desired by the consumer

    Present the complaint first to the dealer/store/service agency who sold you the product or service. If possible, the ailing product should be taken along. If no satisfaction is obtained, contact the manufacturer's customer relations department, sending a letter including the important details listed above, and photocopies of any cancelled checks, sales slips, etc. If no satisfaction is obtained, repeat the process by contacting the company's president, trade or professional organizations, local, state, and federal consumer protection offices, the Better Business Bureau, Chamber of Commerce, and the local consumer hotline on television or in the newspaper.

14. Small claims court is a special court system to provide speedy, inexpensive court decisions in cases that no not involve large amounts of money. It is a court where any citizen (who is at least eighteen years of age and has not been declared mentally incompetent) can sue or be sued. The court is designed to settle disputes only between the people who are actually involved. A citizen cannot file a lawsuit for someone else, nor can he hire anyone to represent him in court.

15. a. The first step in analyzing a consumer issue is to define the issue by making a clear, objective statement of the issue itself.

b. Next, determine who the interested parties are, those individuals, groups, organizations, businesses, legislators, etc. who are involved or affected by the issue.

c. Find out the viewpoints, opinions, and feelings of each interested party involved with the issue. Be able to state the viewpoint as the group would.

d. Analyze each viewpoint. Consider the long and short-term outcomes. Consider the costs/benefits, and the implications of each viewpoint.

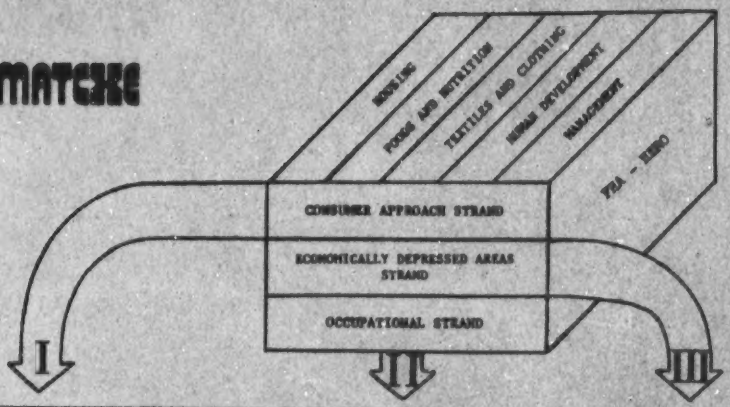
e. Examination of the development of the issue from a historical perspective may be helpful.

f. The next step is to formulate a personal position. Be able to justify and defend your position. Consider how the various interested parties would react.

g. After formulating a stand on a particular consumer issue one can then determine the most appropriate course of action. The following actions may be incorporated into a given plan of action/involvement:

(1) write to legislators
(2) organize other consumers
(3) write to local newspaper's public column
(4) prepare a public service ad
(5) publish a newsletter
(6) sponsor a community forum
(7) develop materials for others to use
(8) testify at hearings
(9) meet with interested parties
(10) picket
(11) boycott
(12) join forces with other groups

MATRIX



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele